

# Rails West Round Up

## Holiday Skip a Loan Season is Upon Us!

Need a little more jingle in your pocket this holiday season? With a Skip A Payment, you may be able to defer making your payment for either November or December on a qualified loan. Although interest will still accrue, having the extra funds available for your holiday expenses can help de-stress the season. But make a plan.

Watch for Skip A Payment information from the credit union in the coming months and have a happier holiday season.

You can find the form to use on our website: [www.railswestcu.org](http://www.railswestcu.org) under the tab Tools & Resources under the "Documents and Forms" page.



## Need Some Extra Cash for Christmas?

Are you struggling to find a way to pay for Christmas this year? Our \$1001 Ways to Pay for Christmas loan is the answer! This low-rate, convenient financing option provides a sense of financial flexibility since your monthly payments are setup to be manageable. Stretched out over the next 11 months, these payments can fit into anyone's budget. Don't let the stress of worrying how to pay for that Christmas for your family wreck your holiday. Look for information on our website [www.railswestcu.org](http://www.railswestcu.org) come November!

## Get the Better Card!

A credit card is an important tool to manage everyday spending, so it's important to choose the one that serves your purposes and meets your needs. While there is a seemingly vast array of credit card options at your fingertips, as a Rails West FCU member, you are privy to a card that is better than the rest.

While our low-rate VISA Credit Card not only offers the basics to help you save money on expenses, finance large purchases, and consolidate debt, it also goes that extra step - helping to build credit history or maintain good credit, better track and manage your finances, and meet your overall goals.

With an affordable Rails West VISA Credit Card, you'll enjoy the convenience and security of:

- Low fixed APR (Annual Percentage Rate)\*
- No annual fee
- Special intro rates (low introductory APR until 12/31/21)\*
- Rewards programs
- \$0 fraud liability guarantee
- EMV chip for advanced security
- Works with Google Pay, Apple Pay, and Samsung Pay
- Credit-builder programs

If you're in the market for a new credit card, get the better one today at Rails West FCU. Apply online at [www.railswestcu.org](http://www.railswestcu.org). Call 208-232-5746, or stop into any branch location for more details! Certain restrictions do apply.\*

## Supervisory Committee Contact Info:

Need to get in touch with the Supervisory Committee? Simply write a letter and send it to the following Post Office Box:

Supervisory  
Committee  
PO Box 124  
Pocatello ID  
83204

## Upcoming Events

Branches will be closed on Oct. 11<sup>th</sup> for Columbus Day

Branches will be closed Nov. 11<sup>th</sup> for Veteran's Day

Branches will be closed on Nov. 25<sup>th</sup> for Thanksgiving Day

Branches will have reduced hours on Nov. 26<sup>th</sup> from 9:00am-3:00pm.

Branches will be closed on Dec. 24<sup>th</sup>

Branches will have reduced hours on Dec. 31<sup>st</sup> 9:00am-12:30pm

## Rails West Round Up

## Contact Info:

### Chubbuck Branch:

4708 N Yellowstone Ave  
Chubbuck ID 83202

### Clark St. Branch:

751 E Clark St.  
Pocatello ID 83201

### Downtown Branch:

216 W Whitman  
Pocatello ID 83201

Phone: 208-232-5746

Toll Free: 800-233-1352

Audio Teller: 208-232-3706

Website: [www.railswestcu.org](http://www.railswestcu.org)



**Credit Union Membership  
For the Whole Family**

